

In re:  
Zulkia Maldonado  
Debtor

Case No. 19-17645-elf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: May 18, 2021

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 20, 2021:

Recip ID	Recipient Name and Address
db	+ Zulkia Maldonado, 6607 Hegerman Street, Philadelphia, PA 19135-2804

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 20, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 18, 2021 at the address(es) listed below:

Name	Email Address
BRANDON J PERLOFF	on behalf of Debtor Zulkia Maldonado bperloff@perlofflaw.com kmecf1429@gmail.com
JASON BRETT SCHWARTZ	on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. jschwartz@mesterschwartz.com
REBECCA ANN SOLARZ	on behalf of Creditor Pennymac Loan Services LLC bkgroup@kmlawgroup.com
THOMAS YOUNG.HAE SONG	on behalf of Creditor Pennymac Loan Services LLC paeb@fedphe.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq.	on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

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WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 7

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

Zulkia Maldonado fka Zulkia Martell aka Zulkia  
Feliciano

Debtor(s)

PENNYMAC LOAN SERVICES, LLC

Movant

vs.

Zulkia Maldonado fka Zulkia Martell aka Zulkia  
Feliciano

Debtor(s)

William C. Miller Esq.

Trustee

CHAPTER 13

NO. 19-17645 ELF

11 U.S.C. Section 362

**STIPULATION**

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$14,415.08**, which breaks down as follows;

Post-Petition Payments: \$895.02 for February 2020 through January 2021  
\$918.71 for February 2021 through May 2021

**Total Post-Petition Arrears \$14,415.08**

2. The Debtor(s) shall cure said arrearages in the following manner;

a). Within seven (7) days of the filing of this Stipulation, Debtor shall file an Amended Chapter 13 Plan to include the post-petition arrears of **\$14,415.08**.

b). Movant shall file an Amended or Supplemental Proof of Claim to include the post-petition arrears of **\$14,415.08** along with the pre-petition arrears;

c). The new 410A form for a Proof of Claim shall not be required for this Amended or Supplemental Proof of Claim.

3. Beginning with the payment due June 1, 2021 and continuing thereafter, Debtor shall pay to Movant the present regular monthly mortgage payment of \$918.71 (or as adjusted pursuant to the terms of the mortgage) on or before the first (1<sup>st</sup>) day of each month (with late charges being assessed after the 15<sup>th</sup> of the month).

4. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

5. In the event the payments under Section 3 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

6. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

7. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order<sup>7</sup> granting the Movant relief from the automatic stay.

8. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

9. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

10. The parties agree that a facsimile signature shall be considered an original signature.

Date: May 11, 2021

/s/Rebecca A. Solarz, Esq.  
Rebecca A. Solarz, Esq.  
Attorney for Movant

Date: May 14, 2021

/s/ Brandon J. Perloff, Esquire  
Brandon J. Perloff, Esq.  
Attorney for Debtor(s)

Date: May 17, 2021


/s/ LeRoy W. Etheridge, Esquire, for\*  
William C. Miller Esq.  
Chapter 13 Trustee

*\*No objection to its  
terms, without  
prejudice to any of  
our rights and  
remedies*

## **ORDER**

Approved by the Court this \_\_\_ day of \_\_\_\_\_, 2021. However, the court retains discretion regarding entry of any further order.

Date: 5/18/21

  
\_\_\_\_\_  
Bankruptcy Judge  
Eric L. Frank